

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jonathan Daniel Gaydos, Sr.  
Debtor

Case No. 16-02992-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Aug 26, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2021:**

Recip ID	Recipient Name and Address
db	Jonathan Daniel Gaydos, Sr., 477 Purdytown Tpke, Lakeville, PA 18438-4001
4813839	Foundation Radiology Group, 350 N Orleans St Fl 8, Chicago, IL 60654-1975
4813833	Gaydos Jonathan Daniel Sr, 477 Purdytown Tpke, Lakeville, PA 18438-4001
4813840	Geisinger Health System, PO Box 27727, Newark, NJ 07101-7727
4813834	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
4859075	+ Roundpoint Mortgage Servicing Corporation, 5016 Parkway Plaza Boulevard, Suite 200, Charlotte, NC 28217-1930
4813848	Torres Crdit, 27 Fairview St, Carlisle, PA 17015-3200
4813849	Valentine & Kebartas, Inc., PO Box 325, Lawrence, MA 01842-0625
4813852	+ Wayne Memorial Hospital Physicians, 601 Park St, Honesdale, PA 18431-1498

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4813836	EDI: CAPITALONE.COM	Aug 26 2021 22:53:00	Cap One NA, PO Box 26625, Richmond, VA 23261-6625
4823115	EDI: CAPITALONE.COM	Aug 26 2021 22:53:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
4813837	EDI: CHASEAUTO	Aug 26 2021 22:48:00	Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003
4830499	EDI: CHASEAUTO	Aug 26 2021 22:48:00	JPMorgan Chase Bank N.A., National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix , AZ 85038-9505
4813841	EDI: AISMIDFIRST	Aug 26 2021 22:48:00	Midland Mtg/Midfirst, 999 NW Grand Blvd, Oklahoma City, OK 73118-6051
4856267	EDI: PRA.COM	Aug 26 2021 22:48:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4824440	EDI: Q3G.COM	Aug 26 2021 22:48:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
4813844	EDI: WFFC.COM	Aug 26 2021 22:53:00	Rymr&flnign, PO Box 94498, Las Vegas, NV 89193-4498
4813845	EDI: RMSC.COM	Aug 26 2021 22:53:00	Synch/hh Gregg, C/o, PO Box 965036, Orlando, FL 32896-5036
4813846	EDI: RMSC.COM	Aug 26 2021 22:53:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
4813847	EDI: CITICORP.COM	Aug 26 2021 22:53:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
4813850	EDI: VERIZONCOMB.COM		

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		Aug 26 2021 22:48:00	Verizon Wireless Bankruptcy Dept, 500 Technology Dr Ste 550, Weldon Spring, MO 63304-2225
4813851	+ Email/Text: meronem@wmh.org		
		Aug 26 2021 18:45:00	Wayne Memorial Hospital, 601 Park St, Honesdale, PA 18431-1498
4833089	EDI: WFFC.COM		
		Aug 26 2021 22:53:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
4813853	EDI: WFFC.COM		
		Aug 26 2021 22:53:00	Wells Fargo Financial National Bank, Client Processing-MAC N0003-038, 800 Walnut St, Des Moines, IA 50309-3605
TOTAL: 15			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4813835	##	Allied Interstate, PO Box 361445, Columbus, OH 43236-1445
4813838	##	Encore Receivable Management, Inc., 400 N Rogers Rd, Olathe, KS 66062-1212
4813842	##	Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425
4813843	##	Roundpoint Mtg, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

TOTAL: 0 Undeliverable, 0 Duplicate, 4 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2021                      Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Jason Paul Provinzano	on behalf of Debtor 1 Jonathan Daniel Gaydos Sr. MyLawyer@JPPLaw.com, G17727@notify.cincompass.com
Jerome B Blank	on behalf of Creditor Roundpoint Mortgage Servicing Corporation pamb@fedphe.com
Joshua I Goldman	on behalf of Creditor MidFirst Bank josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
Mario John Hanyon	on behalf of Creditor Roundpoint Mortgage Servicing Corporation pamb@fedphe.com mario.hanyon@brockandscott.com
Rebecca Ann Solarz	on behalf of Creditor Roundpoint Mortgage Servicing Corporation bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor Roundpoint Mortgage Servicing Corporation tomysong0@gmail.com

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Thomas I Puleo

on behalf of Creditor MidFirst Bank tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**Debtor 1 Jonathan Daniel Gaydos Sr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0340

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:16-bk-02992-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jonathan Daniel Gaydos Sr.  
aka Jonathan D. Gaydos, aka Jonathan Daniel  
Gaydos, aka Jonathan Gaydos

**By the  
court:**

Honorable Mark J. Conway  
United States Bankruptcy Judge  
By: Daneisha Dunbar Yancey, Deputy  
Clerk

8/26/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge**

**For more information, see page 2>**  
page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**